2002 HOMEOWNER'S PREMIUM COMPARISON MONMOUTH COUNTY

COMPANY	НОЗ	HO4	HO6
AAA MIDLANTIC INSURANCE COMPANY OF NEW JERSEY	\$391	\$168	\$126
ACE AMERICAN INSURANCE CO (Formerly Cigna Insurance Company)	\$355	\$0	\$0
AGWAY INSURANCE COMPANY	\$464	\$133	\$230
ALL AMERICA INSURANCE CO (Central Mutual)	\$368	\$161	\$205
ALLSTATE NEW JERSEY INSURANCE CO	\$307	\$110	\$149
AMERICAN FIRE & CAS CO (Ohio Casualty)	\$440	\$123	\$175
AMERICAN HOME ASSURANCE COMPANY (Premier)	\$334	\$0	\$0
AMERICAN HOME ASSURANCE COMPANY (Standard)	\$364	\$68	\$93
ASSOCIATED INDEMNITY CORPORATION (Firemans Fund)	\$433	\$229	\$204
AMERICAN NATIONAL FIRE (Great American)	\$422	\$153	\$134
AMICA MUTUAL INSURANCE CO*	\$502	\$170	\$240
ARMED FORCES INSURANCE EXCHANGE@	\$303	\$0	\$173
ASSURANCE CO OF AMERICA (Maryland)	\$351	\$104	\$144
ATLANTIC EMPLOYERS INS CO (Formerly CIGNA)	\$417	\$97	\$137
ATLANTIC MUTUAL INSURANCE CO	\$448	\$221	\$245
BAY STATE INSURANCE CO (Andover)	\$366	\$150	\$211
BLUE RIDGE INSURANCE CO (Wintherthur Swiss)**	\$463	\$118	\$178
CAMBRIDGE MUTUAL FIRE INS CO (Andover)	\$485	\$156	\$217
CAMDEN FIRE INSURANCE COMPANY (OneBeacon Insurance Group)	\$505	\$175	\$201
CENTENNIAL INSURANCE CO (Atlantic Mutual)	\$489	\$128	\$154
CENTRAL MUTUAL INSURANCE COMPANY	\$451	\$161	\$205
CENTRE INSURANCE CO (Pref)	\$511	\$0	\$193
CENTRE INSURANCE CO (Std)	\$536	\$0	\$193
CHUBB INSURANCE CO OF NJ (CHUBB)	\$394	\$119	\$164
CITIZENS INSURANCE CO (Hanover)	\$364	\$0	\$0
COLONIAL PENN INSURANCE CO	\$305	\$107	\$148
COMMERCIAL INS. CO. OF NEWARK, NJ (Encompass Group)	\$289	\$218	\$168
CONTINENTAL INSURANCE CO OF NEW JERSEY (Encompass Group)	\$369	\$308	\$236
CUMBERLAND MUTUAL FIRE INS CO (Pref)	\$362	\$0	\$0
CUMBERLAND MUTUAL FIRE INS CO (Std)	\$436	\$152	\$196
ELECTRIC INSURANCE COMPANY	\$254	\$92	\$127
EXCELSIOR INSURANCE CO	\$314	\$149	\$188
FARM FAMILY CASUALTY INSURANCE CO@	\$358	\$112	\$150
FARMERS INS CO OF FLEMINGTON*** (Frmly Farmers Mutual Fire Assurance Assn of NJ)	\$413	\$170	\$168
FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Pref)	\$403	\$0	\$0
FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Premier)	\$354	\$0	\$0
FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Std)	\$490	\$181	\$200
FEDERAL INSURANCE CO (Chubb)	\$596	\$119	\$164
FIDELITY AND GUARANTY INSURANCE COMPANY (USF&G)	\$377	\$0	\$168
FIREMAN'S FUND INDEMNITY CORP (FIREMAN'S FUND)	\$504	\$0	\$0
FIREMAN'S FUND INSURANCE CO (FIREMAN'S FUND)	\$433	\$229	\$204
FIRST TRENTON INDEMNITY CO (Travelers)	\$368	\$130	\$166
FITCHBURG MUTUAL INSURANCE CO	\$490	\$170	\$238
FMI INSURANCE CO (Franklin Mutual)***	\$300	\$0	\$156
FOUNDERS INSURANCE COMPANY(Pref) (Formerly Pennsylvania Nat'I)	\$337	\$0	\$0
FOUNDERS INSURANCE COMPANY(Std) (Formerly Pennsylvania Nat'l)	\$392	\$154	\$189
FRANKLIN MUTUAL INSURANCE CO***	\$373	\$126	\$165
GERMANTOWN INSURANCE COMPANY	\$355	\$0	\$225
GRAPHIC ARTS MUTUAL INS CO TIER 1 (Utica)	\$491	\$152	\$214
GRAPHIC ARTS MUTUAL INS CO TIER 2 (Utica)	\$388	\$0	\$0
GREAT AMERICAN INSURANCE CO (GREAT AMERICAN)	\$356	\$249	\$214
GREAT NORTHERN INS CO (Chubb)	\$366	\$111	\$153
HANOVER INSURANCE CO	\$539	\$125	\$162
HARLEYSVILLE INSURANCE COMPANY (Formerly Minnesotta Fire Ins Co)	\$315	\$175	\$154
HARLEYSVILLE INS CO OF NJ (Pref)***	\$356	\$0	\$189
HARLEYSVILLE INS CO OF NJ (Std)***	\$416	\$172	\$217
HARTFORD CASUALTY INSURANCE CO (HARTFORD)	\$490	\$116	\$143
HARTFORD FIRE INSURANCE CO (HARTFORD)	\$656	\$147	\$186
HARTFORD UNDERWRITERS INSURANCE CO (HARTFORD)	\$413	\$119	\$168
HIGHLANDS INSURANCE CO	\$352	\$97	\$174
HOMESITE INSURANCE COMPANY (Newly Approved)	\$448	\$184	\$176
INSURANCE CO OF NO AMERICA (Formerly CIGNA)***	\$313	\$0	\$0
LIBERTY MUTUAL FIRE INSURANCE CO	\$320	\$127	\$138

2002 HOMEOWNER'S PREMIUM COMPARISON MONMOUTH COUNTY

MARYLAND CASUALTY CO (MARYLAND) \$391 \$129 \$182 \$182 \$182 \$182 \$182 \$183 \$129 \$183 \$129 \$183 \$183 \$151 \$184 \$184 \$185 \$185 \$155 \$	COMPANY	НО3	HO4	HO6
MERCER MUTUAL INSURANCE CO (Pref) MERCER MUTUAL INSURANCE CO (Stc) MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS) \$347 \$0 \$289 MERCHANTS MUTUAL INSURANCE CO (MERCHANTS) MERCHANTS MUTUAL FIRE INS CO (Andovor) MERTOPOLITAN GROUP PROPERTY & CASUALTY METROPOLITAN PROPERTY & CASUALTY MUSURANCE COMPANY \$350 \$123 \$183 METROPOLITAN PROPERTY & CASUALTY MUSURANCE COMPANY \$350 \$123 \$183 METROPOLITAN PROPERTY & CASUALTY MUSURANCE COMPANY \$350 \$123 \$183 METROPOLITAN PROPERTY & CASUALTY MUSURANCE COMPANY \$350 \$123 \$183 METROPOLITAN PROPERTY & CASUALTY MUSURANCE COMPANY \$350 \$128 \$184 \$169 \$149 \$149 \$149 \$149 \$149 \$149 \$149 \$14	MARYLAND CASUALTY CO (MARYLAND)	\$391	\$129	\$182
MERCER MUTUAL INSURANCE CO (Std)	MASSACHUSETTS BAY INS CO (Hanover)	\$413	\$115	\$148
MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS) \$347 \$0 \$289 MERCHANTS MUTUAL INSURANCE CO (MERCHANTS) \$448 \$156 \$217 MERCHANTS MUTUAL INSURANCE CO (MERCHANTS) \$448 \$156 \$217 METROPOLITAN GROUP PROPERTY & CASUALTY \$530 \$123 \$183 NATIONAL GENERAL INSURANCE CO \$299 \$148 \$169 NEW JERSEY RE-INSURANCE CO (MIM) \$429 \$148 \$169 NEW JERSEY RE-INSURANCE CO (Pref) \$362 \$78 \$126 NEWARK INS CO (SIG) \$449 \$102 \$142 NEWARK INS CO (SIG) \$4497 \$102 \$142 NEWARK INS CO (SIG) \$497 \$102 \$142 NEWARK INS CO (SIG) \$332 \$0 \$106 ONIEG CO (SIG) \$352 \$128 \$184 NEWARK INS CO	MERCER MUTUAL INSURANCE CO (Pref)	\$315	\$0	\$0
MERCHANTS MUTUAL INSURANCE CO (MERCHANTS) \$410 \$269 \$292 MERRIMACK MUTUAL FIRE INS CO (Andover) \$448 \$156 \$217 METROPOLITAN GROUP PROPERTY & CASUALTY \$530 \$123 \$183 METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY \$350 \$153 \$171 NATIONAL GENERAL INSURANCE CO (NJM) \$424 \$90 \$145 NEW JERSEY RE-INSURANCE CO (NJM) \$424 \$90 \$145 NEW JERSEY MANUFACTURERS INS CO'® \$362 \$78 \$126 NEWARK INS CO (Stept Prof) \$410 \$86 \$117 NEWARK INS CO (Stept Prof) \$410 \$86 \$117 NEWARK INS CO (Stept Prof) \$470 \$102 \$142 NEWARK INS CO (Stept Prof) \$372 \$0 \$106 OHIG CASUALTY INSURANCE CO (OHIO CASUALTY) \$587 \$128 \$184 NEWARK INS CO (Super Prof) \$367 \$128 \$184 OHIG CASUALTY INSURANCE CO (OHIO CASUALTY) \$587 \$128 \$184 NEWARK INS CO (MUTUAL INSURANCE CO (OHIO CASUALTY) \$369 \$153 <	MERCER MUTUAL INSURANCE CO (Std)	\$449	\$146	\$186
MERRIMACK MUTUAL FIRE INS CO (Andower)	MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS)	\$347	\$0	\$289
METROPOLITAN GROUP PROPERTY & CASUALTY METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY \$350 \$153 \$171 NATIONAL GENERAL INSURANCE CO \$299 \$148 \$169 NEW JERSEY RE-INSURANCE CO (NJM) \$424 \$90 \$145 NEW JERSEY MANUFACTURERS INS CO® \$362 \$78 \$126 NEW ARK INS CO (Pref) \$410 \$497 \$102 \$142 NEWARK INS CO (Stup NEWARK INS CO (Super Pref) \$100	MERCHANTS MUTUAL INSURANCE CO (MERCHANTS)	\$410	\$269	\$292
METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY \$350 \$153 \$171	MERRIMACK MUTUAL FIRE INS CO (Andover)	\$448	\$156	\$217
NATIONAL GENERAL INSURANCE CO S299 \$148 \$169 NEW JERSEY RE-INSURANCE CO (NJM) NEW JERSEY MANUFACTURERS INS CO® \$362 \$78 \$126 NEWARK INS CO (Perf) \$410 \$86 \$117 NEWARK INS CO (Std) PA MILLERS MUTUAL INSURANCE CO (Perf) PA MULLERS MUTUAL INSURANCE CO PENN MUTUAL INSURANCE CO (Perf) PENN MUTUAL INSURANCE CO (Perf) PENN MUTUAL INSURANCE CO (Std) PREFERREND SC (MOTO Club of Amer) (Pref) \$343 \$143 \$143 \$142 PROFORMANCE INSURANCE COMPANY \$370 \$197 PROVIDENCE MUTUAL INSURANCE CO \$440 \$1517 PROVIDENCE MUTUAL INSURANCE CO \$440 \$1517 PROVIDENCE MUTUAL INSURANCE CO \$441 \$164 \$133 \$142 PUBLIC SERVICE MUTUAL INSURANCE CO \$443 \$143 \$144 \$156 \$1515 \$152 \$159 \$1516 \$1516 \$1517 \$1516 \$1517 \$1516 \$1517 \$1517 \$1517 \$1517 \$1517 \$1517 \$1517 \$1517 \$1517 \$1517 \$1517 \$1517	METROPOLITAN GROUP PROPERTY & CASUALTY	\$530	\$123	\$183
NEW JERSEY RE-INSURANCE CO (NJM) NEW JERSEY MANUFACTURERS INS CO® \$362 \$78 \$126 NEWARK INS CO (Pref) \$440 \$86 \$117 NEWARK INS CO (Std) \$497 \$102 \$142 NEWARK INS CO (Std) \$497 \$102 \$142 NEWARK INS CO (Std) \$497 \$102 \$142 \$5106 OHIO CASUALTY INSURANCE CO (OHIO CASUALTY) \$587 \$128 \$184 ONEBEACON INSURANCE CO (Frm)y General Accident Ins co) \$550 \$175 \$201 PAWTUCKET MUTUAL INSURANCE CO \$489 \$153 \$270 PAWTUCKET MUTUAL INSURANCE CO \$489 \$153 \$270 PAWTUCKET MUTUAL INSURANCE CO (Pref) \$585 \$222 \$250 PENN MUTUAL INSURANCE CO (Pref) \$585 \$222 \$250 PENN MUTUAL INSURANCE CO (Pref) \$586 \$114 \$180 PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group) \$419 \$168 \$193 PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO \$589 \$118 \$256 PREFERRED MUTUAL INSURANCE CO (Pref) \$1343 \$0 \$118 \$183 PRESERVER INS CO (Motor Club of Amer) (Pref) \$343 \$0 \$128 PRESERVER INS CO (Motor Club of Amer) (Std) \$490 \$157 PROVIDENCE MUTUAL IFIER INSURANCE CO* \$490 \$167 \$170 PROVIDENCE MUTUAL IRE INSURANCE CO* \$490 \$167 \$170 PROVIDENCE MUTUAL IRE INSURANCE CO* \$490 \$167 \$170 PROVIDENCE MUTUAL IRE INSURANCE CO* \$490 \$167 \$170 PROVIDENCE MUTUAL INSE INSURANCE CO* \$490 \$167 \$170 PROVIDENCE MUTUAL INSE INSURANCE CO* \$490 \$167 \$170 PROVIDENCE MUTUAL INSE INSURANCE CO* \$490 \$167 \$170 PROVIDENCE MUTUAL INSURANCE CO* \$490 \$167 \$170 PROVIDENCE MUTUAL INSURANCE CO* \$490 \$167 \$170 PROVIDENCE SERVICE MUTUAL INSURANCE CO* \$490 \$167 \$170 PROVIDENCE SERVICE MUTUAL INSURANCE CO* \$490 \$167 \$170 PROVIDENCE MUTUAL INSURANCE CO* \$490 \$116 \$133 \$142 \$150 \$150 \$150 \$151 \$164 \$174 \$151 \$212 \$152 \$152 \$199 \$152 \$152 \$152 \$152 \$153 \$107 \$159 \$154 \$155 \$154 \$155 \$154 \$155 \$157 \$155 \$248 VIGILATIVI NOURANCE CO (USF&G) USFARCE MUTUAL INSURANCE CO (USF&G) USFARCE MUTUAL INSURANCE CO (USF&G) USFARCE MUTUAL INSURANCE CO (METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY	\$350	\$153	\$171
NEW JERSEY MANUFACTURERS INS CO® \$362 \$78 \$126 NEWARK INS CO (Perl) \$410 \$86 \$117 NEWARK INS CO (Std) \$4497 \$102 \$142 NEWARK INS CO (Std) \$4497 \$102 \$142 NEWARK INS CO (Super Pref) \$372 \$0 \$106 OHIO CASUALTY INSURANCE CO (OHIO CASUALTY) \$587 \$128 \$184 OHIO CASUALTY INSURANCE CO (Firmiy General Accident Ins co) \$505 \$175 \$201 PA MILLERS MUTUAL INSURANCE CO (Firmiy General Accident Ins co) \$489 \$153 \$270 PA MILLERS MUTUAL INSURANCE CO \$885 \$222 \$250 PENN MUTUAL INSURANCE CO (Pref) \$354 \$0 \$162 PENN MUTUAL INSURANCE CO (Pref) \$354 \$0 \$162 PENN MUTUAL INSURANCE CO (OHO CASUALTY) \$354 \$0 \$162 PENN MUTUAL INSURANCE CO (OHO CASUALTY) \$354 \$0 \$162 PENN MUTUAL INSURANCE CO (OHO CASUALTY) \$368 \$114 \$180 PENNSYLVANIA GENERAL INSURANCE CO (OHO Beacon Ins Group) \$419 \$168 \$193 PHILLADELPHIA CONTRIBUTIONSHIP INSURANCE CO \$549 \$178 \$256 PERFERED MUTUAL INS CO \$360 \$130 \$183 PRESERVER INS CO (Motor Club of Amer) (Pref) \$343 \$0 \$128 PRESERVER INS CO (Motor Club of Amer) (Std) \$496 \$155 \$182 PRESERVER INS CO (Motor Club of Amer) (Std) \$496 \$155 \$182 PRESERVER INS CO (Motor Club of Amer) (Std) \$496 \$157 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$440 \$170 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$440 \$113 \$144 PUBLIC SERVICE MUTUAL INSURANCE CO* \$440 \$113 \$144 PUBLIC SERVICE MUTUAL INSURANCE CO* \$440 \$118 \$114 PUBLIC SERVICE MUTUAL INSURANCE CO \$433 \$143 \$202 RUIGERS CASUALTY INSURANCE CO \$440 \$118 \$114 PUBLIC SERVICE MUTUAL INSURANCE CO \$441 \$164 \$133 PUBLIC SERVICE MUTUAL INSURANCE CO \$440 \$118 \$114 PUBLIC SERVICE MUTUAL INSURANCE CO \$443 \$141 \$164 \$134 PUBLIC SERVICE MUTUAL INSURANCE CO \$443 \$141 \$164 \$134 PUBLIC SERVICE MUTUAL INSURANCE CO \$440 \$118 \$141 PUBLIC SERVICE MUTUAL INSURANCE CO \$441 \$151 \$164 \$137 PUBLIC SERVICE MUTUAL INSURANCE CO \$443 \$115 \$126 SELECTIVE MAY INSURANCE CO \$440 \$112 \$199 SENTRY INSURANCE CO MARINE AND FIRE INSURANCE CO \$443 \$115 \$212 TOKIO MARINE AND FIRE INSURANCE CO \$443 \$115 \$212 TOKIO MARINE AND FIRE INSURANCE CO \$440 \$122 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$441 \$115 \$266 STATE FARM FIR	NATIONAL GENERAL INSURANCE CO			\$169
NEWARK INS CO (Pref)	NEW JERSEY RE-INSURANCE CO (NJM)	\$424	\$90	\$145
NEWARK INS CO (Std)	NEW JERSEY MANUFACTURERS INS CO*@	\$362	\$78	\$126
NEWARK INS CO (Std)	NEWARK INS CO (Pref)	\$410	\$86	\$117
NEWARK INS CO (Super Pref)		\$497	\$102	
OHIO CASUALTY INSURANCE CO (OHIO CASUALTY) ONEBEACON INSURANCE CO (Frmily General Accident Ins co) \$587 \$128 \$1184 ONEBEACON INSURANCE CO (Frmily General Accident Ins co) \$489 \$153 \$270 PAWTUCKET MUTUAL INSURANCE CO \$585 \$222 \$250 PAWTUCKET MUTUAL INSURANCE CO \$585 \$222 \$250 PENN MUTUAL INSURANCE CO (Fref) \$354 \$0 \$162 PENN MUTUAL INSURANCE CO (Std) \$388 \$114 \$180 PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group) \$419 \$168 \$193 PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO \$540 \$178 \$256 PREFERRED MUTUAL INS CO \$360 \$130 \$183 PRESERVER INS CO (Motor Club of Amer) (Pref) \$343 \$0 \$128 PRESERVER INS CO (Motor Club of Amer) (Std) \$496 \$155 \$182 PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197 PROVIDENCE WASHINGTON INS CO \$411 \$164 \$134 PRUDIENTIAL PROP AND CAS CO OF NJ PUBLIC SERVICE MUTUAL INSURANCE CO \$449 \$113 \$114 PUBLIC SERVICE MUTUAL INSURANCE CO \$449 \$118 \$114 PUBLIC SERVICE MUTUAL INSURANCE CO \$433 \$143 \$122 PUBLIC SERVICE MUTUAL INSURANCE CO \$449 \$115 \$114 PUBLIC SERVICE MUTUAL INSURANCE CO \$449 \$115 \$114 PUBLIC SERVICE MUTUAL INSURANCE CO \$433 \$143 \$122 PUBLIC SERVICE MUTUAL INSURANCE CO \$449 \$115 \$114 PUBLIC SERVICE MUTUAL INSURANCE CO \$449 \$115 \$114 PUBLIC SERVICE MUTUAL INSURANCE CO \$433 \$143 \$202 RUTGERS CASUALTY INSURANCE CO \$449 \$115 \$119 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$521 \$199 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$407 \$152 \$199 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$523 \$0 \$199 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$540 \$151 \$164 \$377 TWIN CITY FIRE INSURANCE CO (USAA)*© UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*© UNITED SERVICES AUTOMOBILE AS	` '			
ONEBEACON INSURANCE CO (Frmiry General Accident Ins co) \$505 \$175 \$201 PA MILLERS MUTUAL INSURANCE CO# \$489 \$153 \$270 PAWTUCKET MUTUAL INSURANCE CO \$489 \$153 \$227 PAWTUCKET MUTUAL INSURANCE CO \$585 \$222 \$250 PENN MUTUAL INSURANCE CO (Pref) \$354 \$0 \$162 PENN MUTUAL INSURANCE CO (Pref) \$354 \$0 \$162 PENN MUTUAL INSURANCE CO (Std) \$388 \$114 \$180 PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group) \$419 \$168 \$193 PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO (\$549 \$178 \$256 PREFERRED MUTUAL INS CO \$360 \$130 \$183 PRESERVER INS CO (Motor Club of Amer) (Pref) \$343 \$0 \$128 PRESERVER INS CO (Motor Club of Amer) (Std) \$496 \$155 \$182 PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$490 \$167 \$170 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$490 \$167 \$170 PROVIDENCE MUTUAL FIRE INSURANCE CO \$411 \$164 \$134 PRUDENTIAL PROP AND CAS CO OF NJ \$401 \$133 \$142 PUBLIC SERVICE MUTUAL INSURANCE CO \$409 \$118 \$114 PUBLIC SERVICE MUTUAL INSURANCE CO \$433 \$143 \$202 RUTGERS CASUALTY INSURANCE CO \$433 \$143 \$202 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$323 \$0 \$199 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$323 \$0 \$199 SELECTIVE INSURANCE CO \$443 \$115 \$206 SENTRY INSURANCE CO \$443 \$115 \$206 STATE FARM FIRE AND CASUALTY CO \$387 \$151 \$212 TISTIC FARM FIRE AND CASUALTY CO \$387 \$151 \$212 TISTIC FARM FIRE AND CASUALTY CO \$349 \$116 \$143 US FIDELITY AND GUARANTY CO (USF&G) \$490 \$116 \$143 US FIDELITY AND GUARANTY CO (USF&G) \$443 \$116 \$134 US FIDELITY AND GUARANTY CO (USF&G) \$443 \$115 \$206 STATE FARM FIRE AND CASUALTY CO \$387 \$151 \$212 USAA CASUALTY INSURANCE CO (OTEN CO \$449 \$116 \$143 US FIDELITY AND GUARANTY CO (USF&G) \$452 \$151 US FIDELITY AND GUARANTY CO (USF&G) \$452 \$151 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$452 \$151 UNITED SERVICES AUTOMOBILE AS	· · · · ·	•	\$128	
PAMILLERS MUTUAL INSURANCE CO	, , , , , , , , , , , , , , , , , , ,	•	•	
PAWTUCKET MUTUAL INSURANCE CO	, ,			
PENN MUTUAL INSURANCE CO (Pref)	PAWTUCKET MUTUAL INSURANCE CO		-	
PENN MUTUAL INSURANCE CO (Std)	PENN MUTUAL INSURANCE CO (Pref)	-		
PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group) \$419	` '	-	\$114	
PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO	PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group)	\$419	•	
PREFERRED MUTUAL INS CO \$360 \$130 \$183 PRESERVER INS CO (Motor Club of Amer) (Pref) \$343 \$0 \$128 PRESERVER INS CO (Motor Club of Amer) (Std) \$496 \$155 \$182 PRESERVER INS CO (Motor Club of Amer) (Std) \$496 \$155 \$182 PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$490 \$167 \$170 PROVIDENCE WASHINGTON INS CO \$411 \$164 \$134 PRUDENTIAL PROP AND CAS CO OF NJ \$401 \$133 \$142 PUBLIC SERVICE MUTUAL INSURANCE CO \$439 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$433 \$143 \$202 RUTGERS CASUALTY INSURANCE CO \$397 \$129 \$128 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$4407 \$152 \$199 SELECTIVE WAY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$547 \$151 \$212 STATE FARM FIRE AND CASUALTY CO \$387 \$105 \$124	· · · · · · · · · · · · · · · · · · ·	-	•	
PRESERVER INS CO (Motor Club of Amer) (Pref) \$343 \$0 \$128 PRESERVER INS CO (Motor Club of Amer) (Std) \$496 \$155 \$182 PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$490 \$167 \$170 PROVIDENCE WASHINGTON INS CO \$411 \$164 \$134 PRUDENTIAL PROP AND CAS CO OF NJ \$401 \$133 \$142 PUBLIC SERVICE MUTUAL INSURANCE CO \$433 \$143 \$202 RUTGERS CASUALTY INSURANCE CO \$433 \$143 \$202 RUTGERS CASUALTY INSURANCE CO \$397 \$129 \$128 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$407 \$152 \$199 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$323 \$0 \$199 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$547 \$151 \$212 STATE FARM FIRE AND CASUALTY CO \$387 \$106 \$124 TIGI INSURANCE COMPANY \$490 \$112 \$152		-	· ·	
PRESERVER INS CO (Motor Club of Amer) (Std) \$496 \$155 \$182 PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$490 \$167 \$170 PROVIDENCE WASHINGTON INS CO \$411 \$164 \$134 PRUDENTIAL PROP AND CAS CO OF NJ \$401 \$133 \$142 PUBLIC SERVICE MUTUAL INSURANCE CO \$409 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$433 \$143 \$202 RUTGERS CASUALTY INSURANCE CO \$397 \$129 \$128 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$407 \$152 \$199 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$323 \$0 \$199 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$547 \$151 \$212 STATE CAPITOL INSURANCE CO \$443 \$115 \$206 STATE FARM FIRE AND CASUALTY CO \$387 \$106 \$124 TIG INSURANCE COMPANY \$490 \$122 \$152 TOKI			•	
PROFORMANCE INSURANCE COMPANY \$370		•	\$155	
PROVIDENCE MUTUAL FIRE INSURANCE CO* \$490 \$167 \$170	, , , ,	-	•	
PROVIDENCE WASHINGTON INS CO \$411 \$164 \$134 PRUDENTIAL PROP AND CAS CO OF NJ \$401 \$133 \$142 PUBLIC SERVICE MUTUAL INSURANCE CO \$409 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$433 \$143 \$202 RUTGERS CASUALTY INSURANCE CO \$397 \$129 \$128 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$407 \$152 \$199 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$323 \$0 \$199 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$547 \$151 \$212 STATE CAPITOL INSURANCE CO \$443 \$115 \$206 STATE FARM FIRE AND CASUALTY CO \$337 \$106 \$124 TOKIO MARINE AND FIRE INSURANCE CO \$511 \$164 \$377 TWIN CITY FIRE INS CO (Hartford) \$490 \$116 \$143 US FIDELITY AND GUARANTY CO (USF&G) \$432 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 <	PROVIDENCE MUTUAL FIRE INSURANCE CO*	\$490	\$167	\$170
PUBLIC SERVICE MUTUAL INSURANCE CO \$409 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$433 \$143 \$202 RUTGERS CASUALTY INSURANCE CO \$397 \$129 \$128 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$407 \$152 \$199 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$323 \$0 \$199 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$547 \$151 \$212 STATE CAPITOL INSURANCE CO \$443 \$115 \$206 STATE FARM FIRE AND CASUALTY CO \$387 \$106 \$124 TIG INSURANCE COMPANY \$490 \$122 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$511 \$164 \$377 TWIN CITY FIRE INS CO (Hartford) \$490 \$116 \$143 US FADELITY AND GUARANTY CO (USF&G) \$432 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110		\$411	-	
PUBLIC SERVICE MUTUAL INSURANCE CO \$409 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$433 \$143 \$202 RUTGERS CASUALTY INSURANCE CO \$397 \$129 \$128 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$407 \$152 \$199 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$323 \$0 \$199 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$547 \$151 \$212 STATE CAPITOL INSURANCE CO \$443 \$115 \$206 STATE FARM FIRE AND CASUALTY CO \$387 \$106 \$124 TIG INSURANCE COMPANY \$490 \$122 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$511 \$164 \$377 TWIN CITY FIRE INS CO (Hartford) \$490 \$116 \$143 US FADELITY AND GUARANTY CO (USF&G) \$432 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110	PRUDENTIAL PROP AND CAS CO OF NJ	\$401	\$133	\$142
RUTGERS CASUALTY INSURANCE CO SELECTIVE INS CO OF AMERICA (SELECTIVE) SELECTIVE WAY INSURANCE CO (SELECTIVE) SELECTIVE WAY INSURANCE CO (SELECTIVE) SENTRY INSURANCE A MUTUAL CO SENTRY INSURANCE A MUTUAL CO SHELBY CASUALTY INSURANCE COMPANY STATE CAPITOL INSURANCE CO STATE FARM FIRE AND CASUALTY CO STATE FARM FIRE AND CASUALTY CO STATE FARM FIRE AND FIRE INSURANCE CO STATE FARM FIRE AND CASUALTY CO STATE FARM FIRE AND FIRE INSURANCE CO STATE FARM FIRE AND CASUALTY CO STATE FARM FIRE AND CO STATE FARM FIRE AND CASUALTY		\$409	\$118	\$114
SELECTIVE INS CO OF AMERICA (SELECTIVE) \$407 \$152 \$199 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$323 \$0 \$199 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$547 \$151 \$212 STATE CAPITOL INSURANCE CO \$443 \$115 \$206 STATE FARM FIRE AND CASUALTY CO \$387 \$106 \$124 TIG INSURANCE COMPANY \$490 \$122 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$511 \$164 \$377 TWIN CITY FIRE INS CO (Hartford) \$490 \$116 \$143 US FIDELITY AND GUARANTY CO (USF&G) \$432 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$567 \$175 \$248 VIGILANT INSURANCE CO (Chubb) \$452 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$513 \$123 \$160 YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216	QUINCY MUTUAL FIRE INSURANCE CO	\$433	\$143	\$202
SELECTIVE WAY INSURANCE CO (SELECTIVE) \$323 \$0 \$199 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$547 \$151 \$212 STATE CAPITOL INSURANCE CO \$443 \$115 \$206 STATE FARM FIRE AND CASUALTY CO \$387 \$106 \$124 TIG INSURANCE COMPANY \$490 \$122 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$511 \$164 \$377 TWIN CITY FIRE INS CO (Hartford) \$490 \$116 \$143 US FIDELITY AND GUARANTY CO (USF&G) \$432 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$567 \$175 \$248 VIGILANT INSURANCE CO (Chubb) \$452 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$513 \$123 \$160 YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216	RUTGERS CASUALTY INSURANCE CO	\$397	\$129	\$128
SELECTIVE WAY INSURANCE CO (SELECTIVE) \$323 \$0 \$199 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$547 \$151 \$212 STATE CAPITOL INSURANCE CO \$443 \$115 \$206 STATE FARM FIRE AND CASUALTY CO \$387 \$106 \$124 TIG INSURANCE COMPANY \$490 \$122 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$511 \$164 \$377 TWIN CITY FIRE INS CO (Hartford) \$490 \$116 \$143 US FIDELITY AND GUARANTY CO (USF&G) \$432 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$567 \$175 \$248 VIGILANT INSURANCE CO (Chubb) \$452 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$513 \$123 \$160 YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216	SELECTIVE INS CO OF AMERICA (SELECTIVE)	\$407	\$152	\$199
SHELBY CASUALTY INSURANCE COMPANY \$547 \$151 \$212 STATE CAPITOL INSURANCE CO \$443 \$115 \$206 STATE FARM FIRE AND CASUALTY CO \$387 \$106 \$124 TIG INSURANCE COMPANY \$490 \$122 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$511 \$164 \$377 TWIN CITY FIRE INS CO (Hartford) \$490 \$116 \$143 US FIDELITY AND GUARANTY CO (USF&G) \$432 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$567 \$175 \$248 VIGILANT INSURANCE CO (Chubb) \$452 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$513 \$123 \$160 YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216	SELECTIVE WAY INSURANCE CO (SELECTIVE)	\$323	\$0	\$199
STATE CAPITOL INSURANCE CO \$443 \$115 \$206 STATE FARM FIRE AND CASUALTY CO \$387 \$106 \$124 TIG INSURANCE COMPANY \$490 \$122 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$511 \$164 \$377 TWIN CITY FIRE INS CO (Hartford) \$490 \$116 \$143 US FIDELITY AND GUARANTY CO (USF&G) \$432 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$567 \$175 \$248 VIGILANT INSURANCE CO (Chubb) \$452 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$513 \$123 \$160 YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216	SENTRY INSURANCE A MUTUAL CO	\$513	\$107	\$169
STATE FARM FIRE AND CASUALTY CO \$387 \$106 \$124 TIG INSURANCE COMPANY \$490 \$122 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$511 \$164 \$377 TWIN CITY FIRE INS CO (Hartford) \$490 \$116 \$143 US FIDELITY AND GUARANTY CO (USF&G) \$432 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$567 \$175 \$248 VIGILANT INSURANCE CO (Chubb) \$452 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$513 \$123 \$160 YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216	SHELBY CASUALTY INSURANCE COMPANY	\$547	\$151	\$212
TIG INSURANCE COMPANY \$490 \$122 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$511 \$164 \$377 TWIN CITY FIRE INS CO (Hartford) \$490 \$116 \$143 US FIDELITY AND GUARANTY CO (USF&G) \$432 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$567 \$175 \$248 VIGILANT INSURANCE CO (Chubb) \$452 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$513 \$123 \$160 YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216	STATE CAPITOL INSURANCE CO	\$443	\$115	\$206
TOKIO MARINE AND FIRE INSURANCE CO \$511 \$164 \$377 TWIN CITY FIRE INS CO (Hartford) \$490 \$116 \$143 US FIDELITY AND GUARANTY CO (USF&G) \$432 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$567 \$175 \$248 VIGILANT INSURANCE CO (Chubb) \$452 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$513 \$123 \$160 YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216	STATE FARM FIRE AND CASUALTY CO	\$387	\$106	\$124
TWIN CITY FIRE INS CO (Hartford) \$490 \$116 \$143 US FIDELITY AND GUARANTY CO (USF&G) \$432 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$567 \$175 \$248 VIGILANT INSURANCE CO (Chubb) \$452 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$513 \$123 \$160 YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216	TIG INSURANCE COMPANY	\$490	\$122	\$152
US FIDELITY AND GUARANTY CO (USF&G) \$432 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$567 \$175 \$248 VIGILANT INSURANCE CO (Chubb) \$452 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$513 \$123 \$160 YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216	TOKIO MARINE AND FIRE INSURANCE CO	\$511	\$164	\$377
USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$567 \$175 \$248 VIGILANT INSURANCE CO (Chubb) \$452 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$513 \$123 \$160 YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216	TWIN CITY FIRE INS CO (Hartford)	\$490	\$116	\$143
USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$567 \$175 \$248 VIGILANT INSURANCE CO (Chubb) \$452 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$513 \$123 \$160 YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216	US FIDELITY AND GUARANTY CO (USF&G)	\$432	\$187	\$254
UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$567 \$175 \$248 VIGILANT INSURANCE CO (Chubb) \$452 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$513 \$123 \$160 YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216	USAA CASUALTY INSURANCE CO (USAA)*@			
UTICA MUTUAL INSURANCE \$567 \$175 \$248 VIGILANT INSURANCE CO (Chubb) \$452 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$513 \$123 \$160 YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216				
VIGILANT INSURANCE CO (Chubb) \$452 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$513 \$123 \$160 YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216				
WEST AMERICAN INSURANCE CO (Ohio Casualty) \$513 \$123 \$160 YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216			\$119	
YASUDA FIRE & MARINE INSURANCE COMPANY \$863 \$154 \$216	` '			
		\$384	\$112	

NOTES:

Some companies in coastal areas provide higher deductibles.

Rates may differ in groups based on eligibility requirements.

Prices based on data collected as of 12/31/01.

^{*}Company pays dividends.

^{**}Company provides MORE coverage than HO4 profile and LESS coverage than HO6 profile.

^{***}Company provides MORE coverage than profile.

[#]Company's deductible is SMALLER than profile.

[@]Company insures only members of certain groups or professional associations.

^{\$0} Company does not write this policy form.